

## A FINANCIAL MANAGEMENT SYSTEM

REPLACED BY  
ART 34 AMDT

## Technical Field

This invention relates to financial management  
5 systems and particularly those embodied in computer  
hardware or software.

## Background to the Invention

Many people do not have a clear understanding of the  
10 fundamental principles and concepts which underlie the  
management of finances and find interpreting numerical  
accounts reports to be very difficult. To assist with  
this, some financial management systems provide accounts  
reports that are expressed with the aid of graphics such  
15 as graphs or charts. However, the user is required to  
operate the system by working exclusively with numerical  
data in order to produce such a graphical report. Thus, a  
level of competence and understanding of numerical  
accounts information is still required to operate systems  
20 of these types.

## Summary of the Invention

In a first aspect the present invention provides a  
financial management system including presentation means  
25 for presenting financial information to a user wherein at  
least some of the financial information is represented by  
at least one graphic; manipulation means for manipulating  
the at least one graphic in response to an action of a  
user; and modifying means which modifies the financial  
30 information based on the manipulation of the at least one  
graphic.

By use of this system, financial information can be  
worked upon whilst it is represented in a graphical format

may represent the financial information wholly numerically. In this way, the system can output financial information in a wholly numerical format for use by persons who have an understanding of wholly numerical financial reports. Thus, by use of the system a user can receive numerical financial information such as from their accountant, manipulate the information by use of graphics, and then represent the modified information numerically for sending back to their accountant.

10 The system may further include means for generating icons representative of budget items within an overall budget.

The system may further include means for associating a graphic with each icon whereby that budget item can be modified by manipulating the graphic.

The system may further include means for generating icons representing a time period over which a budget is to extend.

In a second aspect the present invention provides a method of managing financial information including the steps of presenting financial information to a user wherein at least some of the financial information is represented by at least one graphic; manipulating of the at least one graphic by the user; and modifying the financial information based on the manipulation of the at least one graphic.

The step of manipulating the at least one graphic may further include the step of resizing the graphic.

The step of manipulating the at least one graphic may further include the step of moving the graphic.

The method may further include the step of creating a graphic and the financial information represented by that graphic.

THE CLAIMS DEFINING THE INVENTION ARE AS FOLLOWS:

1. A financial management system including:  
presentation means for presenting financial  
5 information to a user wherein at least some of the  
financial information is represented by at least one  
graphic;  
manipulation means for manipulating the at least one  
graphic in response to an action of a user; and  
10 modifying means for modifying the financial  
information based on the manipulation of the at least  
one graphic.
2. A financial management system according to claim 1  
wherein the financial information that the at least  
15 one graphic represents is proportional to a dimension  
of the graphic and the graphic may be manipulated by  
being resized.
3. A financial management system according to either  
claim 1 or claim 2 wherein the financial information  
20 that the at least one graphic represents corresponds  
to the position of the graphic and the graphic may be  
manipulated by being moved.
4. A financial management system according to any one of  
the preceding claim further including creation means  
25 for creating a graphic and the financial information  
represented by that graphic.
5. A financial management system according to any  
preceding claim further including means for  
generating icons indicative of positive and negative  
30 financial status.
6. A financial management system according to any  
preceding claim further including means for storing  
the financial information.

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7. A financial management system according to any preceding claim further including means for substituting the at least one graphic with an alternative graphic.
- 5 8. A financial management system according to any preceding claim wherein the means for presenting the financial information can represent the financial information wholly numerically.
9. A financial management system according to any  
10 preceding claim further including means for generating icons representative of budget items within an overall budget.
10. A financial management system according to claim 9 further including means for associating a graphic  
15 with each icon whereby that budget item can be modified by manipulating the graphic.
11. A financial management system according to either claim 9 or claim 10 further including means for generating icons representing a time period over  
20 which a budget is to extend.
12. A method of managing financial information including the steps of:  
presenting financial information to a user wherein at least some of the financial information is  
25 represented by at least one graphic;  
manipulating of the at least one graphic by the user;  
and  
modifying the financial information based on the manipulation of the graphic.
- 30 13. A method according to claim 12 wherein the financial information that the at least one graphic represents is proportional to a dimension of the graphic and the step of manipulating the graphic includes the step of

resizing the graphic.

14. A method according to either claim 12 or claim 13  
wherein the financial information that the at least  
one graphic represents corresponds to the position of  
the graphic and the step of manipulating the graphic  
includes the step of moving the graphic.
15. A method according to any one of claims 12 to 14  
further including the step of creating a graphic and  
the financial information represented by that  
graphic.
16. A method according to any one of claims 12 to 15  
further including the step of generating icons  
indicative of positive and negative financial status.
17. A method according to any one of claims 12 to 16  
further including the step of storing the financial  
information.
18. A method according to any one of claims 12 to 17  
further including the step of substituting the at  
least one graphic with an alternative graphic.
19. A method according to any one of claims 12 to 18  
further including the step of representing the  
financial information wholly numerically.
20. A method according to any one of claims 12 to 19  
further including the step of generating icons  
representative of budget items within an overall  
budget.
21. A method according to claim 20 further including the  
step of associating a graphic with each icon whereby  
that budget item can be modified by manipulating the  
graphic.
22. A method according to either claim 20 or claim 21  
further including the step of generating icons  
representing a time period over which a budget is to

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extend.

23. A computer program arranged to instruct a computing system to implement a system according to any one of claims 1 to 11.
- 5 24. A computer readable medium carrying a computer program according to claim 23.

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10 By their Patent Attorneys  
GRIFFITH HACK